

CLAIMS

What is claimed is:

1. A method for electronically processing bill payment requests, comprising the steps of:

receiving respective sets of payment requests

electronically from a plurality of independent sources, each

5 set of payment requests corresponding to an associated set of payors requesting payments to a plurality of payees; and

processing the payment requests at a single remittance processing system having a database including payee

information for each of the plurality of payees to generate

10 payment directions for paying the plurality of payees in accordance with the processed payment requests.

2. The method of claim 1, wherein:

a first of the respective sets of payment requests is received in a first format;

5 a second of the respective sets of payment requests is received in a second format, different from the first format; and

10 processing includes normalizing the first and the second respective payment requests to correspond to a third format and generating the payment directions based upon the normalized first and second respective payment requests.

3. The method of claim 1, wherein:

a first of the respective sets of payment requests is received in a first format; and

5 processing includes normalizing the first respective payment requests to correspond to a normalized format and generating the payment directions based upon the normalized first respective payment requests.

4. The method of claim 1, wherein each of the respective sets of payment requests from payors is received as a batch file.

5. The method of claim 1, further comprising the step

of:

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performing one of electronically crediting a bank
account of the payee and generating a check payable to the
5 payee in accordance with the payment directions.

6. The method of claim 1, further comprising the steps

of:

generating a respective payment advice for each of the
plurality of payees in accordance with the payment
5 directions; and
electronically transmitting the payment advice to each
of the plurality of payees.

7. The method of claim 1, wherein each of the received

payment requests includes payor payment information, and

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further comprising the steps of:

processing the payor payment information other
5 than a received zip code, to identify an eleven digit zip
code for the payee to be paid; and

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accessing the database to locate the payee
information corresponding to the eleven digit zip code.

8. The method of claim 7, wherein:

the payor payment information includes a name of
the payee to be paid; and

the database is accessed to locate the payee

5 information which also corresponds to a payee name.

9. The method of claim 7, wherein:

the payment information includes an address
of the payee to be paid; and

5 further comprises the step of processing a
portion of the address to identify the payee to be paid.

10. The method of claim 7, wherein:

the payment information includes a city and a
state associated with a payee to be paid; and

5 further comprises the step of processing a portion of the city and the state to identify a payee to be paid.

11. The method of claim 1, wherein a first of the plurality of payees has a plurality of payment remittance centers and a first of the payment requests includes information identifying a payor account number with the first payee, and further comprising the steps of:

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processing the account number to select one of the plurality remittance centers; and
directing payment to the one remittance center.

12. The method of claim 11, wherein the processing of the account number includes identifying one or more alphanumeric characters representing the one remittance center.

13. The method of claim 1, wherein each of the payment requests includes a payor's account number with a payee, and further comprising the steps of:

storing alteration rules corresponding to a payee account number format; and

transforming the account number included in one of the payment requests into an altered account number according to the alteration rules.

51 14. The method of claim 13, further comprising the step of:

transmitting the altered account number to the payee to notify a payee of a payment based on the payment directions.

15. The method of claim 13, further comprising a step
of:

storing validation rules corresponding to payee values for fields of the account number; and

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determining if the received account number
conforms with the validation rules.

16. The method of claim 13, wherein:
the altered account number includes a portion of
the payor's name.

17. The method of claim 13, wherein:
the altered account number includes a portion of
the payor's address.

18. The method of claim 13, wherein:
the altered account number includes a portion of
the payor's zip code.

19. An electronic bill payment system for processing
payment requests, comprising:

an input port for receiving payor payment requests from
a plurality of separate sources;

5 a database configured to store records associated with
a plurality of payees; and
a processor for processing the payment requests to
generate payment directions for paying the plurality of
payees in accordance with the received payment requests and
10 the records stored in the database associated with the
plurality of payees.

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20. The system of claim 19, wherein the input port
receives a respective batch file from each of the plurality
of sources, each respective batch file containing payment
requests from payors subscribed to the source.

21. The system of claim 19, wherein:
the payment requests from each of the plurality of
separate sources are respectively in different formats; and
the processor is further configured to normalize the
5 payment requests from each source to correspond to a common
format prior to producing the payment directions.

22. The system of claim 19, further comprising:
a merchant payment unit for paying the payees based on
the payment directions by performing one of electronically
crediting an account of the payee with a financial
5 institution and generating a check or draft payable to the
payee.

23. The system of claim 19, wherein the processor
generates payment advice to the plurality of payees
corresponding to the payment directions.

24. The system of claim 23, wherein the payment advice
is in a form electronically readable by the payee's system.

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25. The system of claim 19, wherein each of the
payment requests includes payment information; and
the processor is further configured to process the
payment information, excluding zip code information, to
5 produce an eleven digit zip code associated with the payee.

26. The system of claim 25, wherein the processor is further configured to retrieve the records corresponding to the eleven digit zip code from the database.

27. The system of claim 25, wherein the processor is further configured to direct a payment to the payee in accordance with the payment directions.

28. The system of claim 19, wherein:
one of the payor requests a payment to one of the plurality of payees having a plurality of payment remittance centers, the one request including a payor account number
5 with the one payee; and
the processor is further configured to process the account number to identify a single payment remittance center of the plurality of payment remittance centers, and
10 to generate the payment directions to direct payment to the single payment remittance center.

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29. The system of claim 28, wherein the processor is further configured to identify information in the account number which corresponds to the single payment remittance center and to identify the single payment remittance center based upon the identified information.

30. The system of claim 29, wherein the identified information of the account number includes one or more alphanumeric characters identifying a single remittance center.

31. The system of claim 19, further comprising:
a storage device configured to store validation rules corresponding to values for fields of payee account numbers and alteration rules corresponding to a payee account number format; wherein the payment requests include payor account numbers and the processor is further configured to:

verify that the account numbers conform to the stored validation rules,

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alter the account numbers according to the
stored alteration rules, and
generate the payment directions to include
the altered account number.

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32. The system of claim 31, wherein:
the altered account number includes a portion of the
payor's name.

33. The system of claim 31, wherein:
the altered account number includes a portion of the
payor's address.

34. The system of claim 31, wherein:
the altered account number includes a portion of the
payor's zip code.

35. A system for processing payment information,
comprising:
one or more networks;

5 a plurality of source stations, coupled to the networks, each source station configured to collect payment requests, each request containing payment information, including a payee name, payee address data, and a payor account number with a payee; and

10 a centralized remittance station, coupled to the networks, having a payee database, configured to receive the payment information from at least one of the source stations via at least one of the networks, and process the payment information to produce payment directions for paying a payee to be paid selected from the payee database.

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36. The system of claim 35, wherein:

the centralized remittance station, coupled to the networks, is configured to receive the payment information from one of the plurality of source stations via the networks, process the payment information to produce an eleven digit zip code for the payee, and access the database to locate a payee record corresponding to the eleven digit zip code.

37. The system of claim 36, wherein:

the data base is accessed using a portion of a payee name and the eleven digit zip code to access the payee record; and

5 the payee record further corresponds to the portion of the payee name.

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38. The method of claim 37, wherein:

the access step includes comparing the portion of the payee name with a payee name in the payee record in the database.

39. The system of claim 35, further comprising a database of alteration rules indicating a format for payee account numbers;

5 wherein the centralized remittance station transforms the payor account number into an altered payor account number according to the alteration rules.

40. The system of claim 35, wherein the payee has a plurality of remittance centers and the centralized remittance station is further configured to process the account number to identify a single remittance center of the plurality of remittance centers, and to direct a payment, including the altered payor account number, to the single remittance center.

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